
Did you know that . . .

- ✓ We served 48 million people in 1998 (page 30)
- ✓ OASDI benefits were awarded to 3.8 million persons (page 12)
- ✓ Social Security accounted for 40% of total income of aged persons (page 6)
- ✓ Social Security kept 41% of aged persons out of poverty (page 8)
- ✓ Social Security and SSI kept 1.4 million children out of poverty (page 35)
- ✓ The average age of DI beneficiaries has declined from just over 57 in 1960 to 50.5 (page 18)
- ✓ Disability was the basis of eligibility for 79% of SSI recipients (page 26)
- ✓ Women comprised 58% of adult Social Security beneficiaries (page 19)

Fast Facts & Figures About Social Security 1999

Editor's note:

Due to a printing error, the recently published edition of this chartbook was distributed with mistakes in the copy. We are correcting this printing error with this revised booklet. Please dispose of all copies of the earlier edition.

We have taken this opportunity to update the charts on the income of the aged population (pages 4-8). We are sorry for any inconvenience.

As Commissioner of Social Security, I often talk with Americans about the role of this program in their lives, and about the need to strengthen and preserve Social Security for the future. No domestic government program affects more American families. Social Security is there not only for a worker's retirement years, but is also there in the event of a disability or death of a family wage earner.

Because of Social Security's role as a foundation for family financial security, I believe it is important that people understand how Social Security works. This booklet can help by providing some basic facts and data about the program. It tells how many people receive Social Security retirement, survivors, and disability benefits, and it provides some understanding of how important these payments are in the lives of Americans. It also provides some facts and figures about vital issues involving the future financing of the Social Security program.

There is another program administered by our agency—the Supplemental Security Income program—that is vital to the lives of the poorest Americans, and information about that program can also be found in this booklet.

The current national debate on how to secure the future solvency of the Social Security program has emphasized the need for more public information on this issue. And I believe the information in this booklet can help Americans understand not only *what* the Social Security program provides, but also *why* Social Security has become part of the fabric of American life.

Kenneth S. Apfel
Commissioner of Social Security
October 1999

Foreword

Public understanding of how Social Security works is critical for the program's acceptance and success. The coming years will see a great national debate about the future design of Social Security, but in the meantime it remains a program that works—for ourselves, our children, and our grandchildren—just as it has worked for our parents and grandparents.

The information presented here on the number of persons served (48 million in all) and the amounts of benefits they received (\$380 billion in total) illustrates the importance of Social Security for all segments of our population. Though first thought of as a retirement program, it's there for children too. About 1.1 million children were kept out of poverty because they received Social Security benefits. For our older citizens, 66% of them depended on Social Security as their major source of income, and for 18% it was their only source.

We designed *Fast Facts & Figures* as an easy to use and easy to understand quick reference to answer the most frequently asked questions about programs SSA administers. It highlights basic program data for the Social Security (retirement, survivors, and disability) and Supplemental Security Income programs. Most of the data come from the *Annual Statistical Supplement* to the *Social Security Bulletin*, which contains more than 250 detailed tables. The information on the income of the aged is from the biennial data compilation *Income of the Population 55 or Older*. If you want the more detailed information contained in these documents, please visit our Web site <<http://www.ssa.gov/policy>>. For questions pertaining to the data in this document, please contact Alex.Estrin@ssa.gov or telephone him at 202-358-6291.

Paul N. Van de Water
Associate Commissioner
for Research, Evaluation and Statistics
October 1999

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Abbreviations

AIME	Average Indexed Monthly Earnings
DI	Disability Insurance
HI	Hospital Insurance
OASDI	Old-Age, Survivors, and Disability Insurance
OASI	Old-Age and Survivors Insurance
ORES	Office of Research, Evaluation and Statistics
PIA	Primary Insurance Amount
SSA	Social Security Administration
SSI	Supplemental Security Income

General Information, 1999

Tax rates:*

Program	Employer and employee, each	Self-employed
Total	7.65%	15.30%
OASI	5.35%	10.70%
DI85%	1.70%
HI	1.45%	2.90%

*Social Security tax for employers and self-employed can be partially offset under income tax rules.

Average wage index:*

1997	\$27,426
1998	28,861
1999 (estimated)	29,732

*Office of the Chief Actuary, SSA.

Maximum earnings subject to Social Security taxes:

OASDI	\$72,600
HI	No limit

Taxes payable:

Earners	OASI	DI	HI
Average earner	\$1,545	\$245	\$419
Maximum earner	3,884	617	No limit
Self-employed maximum earner	7,768	1,243	No limit

Quarters of coverage (work credits):

\$740 in earnings equals 1 quarter of coverage (or 1 credit)
\$2,960 is the maximum earnings needed for 4 quarters of coverage (or 4 credits) per year

Retirement earnings test:

Age	Annually	Monthly
Age 65–69 (\$1 for \$3 withholding rate)	\$15,500	\$1,292
Under age 65 (\$1 for \$2 withholding rate)	9,600	800

General Information, 1999

Age for full retirement benefit:

Full benefit at age—	Applicable to workers who attain age 62 in year—
65	1999
65 and 2 months	2000
65 and 4 months	2001
65 and 6 months	2002
65 and 8 months	2003
65 and 10 months	2004
66	2005–2016
66 and 2 months	2017
66 and 4 months	2018
66 and 6 months	2019
66 and 8 months	2020
66 and 10 months	2021
67	2022 & later

Benefit formula bend points (for workers who in 1999 attain age 62, become disabled, or die before age 62):

Primary insurance amount equals:

- 90% of the first \$505 of AIME, plus
- 32% of AIME over \$505 through \$3,043, plus
- 15% of AIME over \$3,043

Maximum family benefit equals:

- 150% of the first \$645 of PIA, plus
- 272% of PIA over \$645 through \$931, plus
- 134% of PIA over \$931 through \$1,214, plus
- 175% of PIA over \$1,214

Substantial gainful activity (used for determining eligibility for and continuation of disability benefits):

- Earnings of \$700 per month for nonblind disabled persons
- Earnings of \$1,110 per month for blind persons

OASDI administrative costs as a percent of contributions, fiscal year 1998:* 0.9%

*1999 OASDI Trustees' Report.

General Information, 1999

Trust fund operations:

(In billions)

Calendar year	Income	Outgo	Fund at end of year
1998 (actual)*			
OASI	\$424.8	\$332.3	\$659.9
DI	64.4	49.9	78.0
1999 (estimated)**			
OASI	\$449.3	\$342.3	\$760.2
DI	67.7	52.7	92.0

*Office of the Chief Actuary, SSA.

**Budget of the U.S. Government, 2000.

Benefit payments as a percent of gross domestic product:

Fiscal year	Total	OASI	DI
1997	4.50%	3.93%	0.57%
1998	4.46%	3.89%	.57%

Filed in fiscal year 1998:*

OASI claims	3.0 million
DI claims	1.5 million
SSI applications	1.6 million

*OASI claims exclude those filed by disabled widow(er)s and disabled adult children of retired or deceased workers, which are included in the DI claims.

SSI federal payment standard, 1999:

\$500 individual
\$751 couple

Poverty thresholds:*

Family unit	1996	1997	1998 (preliminary)
Aged individual	\$7,525	\$7,698	\$7,818
Family of two, aged head	9,491	9,712	9,853
Family of four	16,036	16,400	16,813

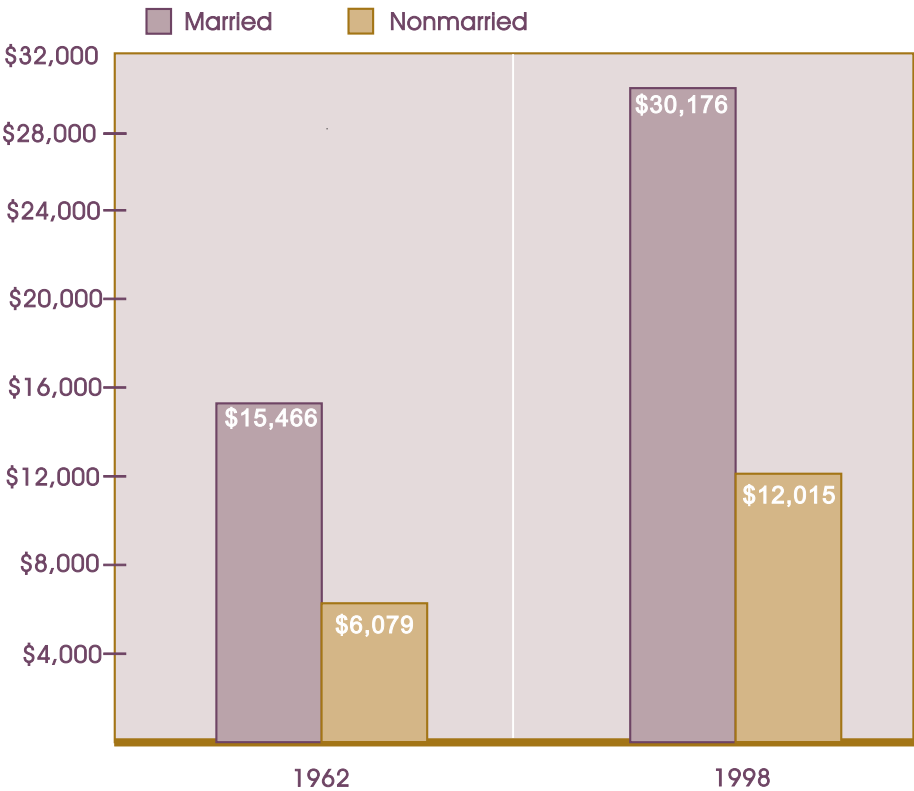
*U.S. Census Bureau.

Income of the Aged Population

Size of Income

Median income of aged units, 1962 and 1998. Median annual income for both married couples and nonmarried persons increased markedly from 1962 (the earliest year for which data are available) to 1998. Even after adjusting for inflation, median income rose 95% for married couples and 98% for nonmarried persons.

Median income of aged units (1998 dollars)

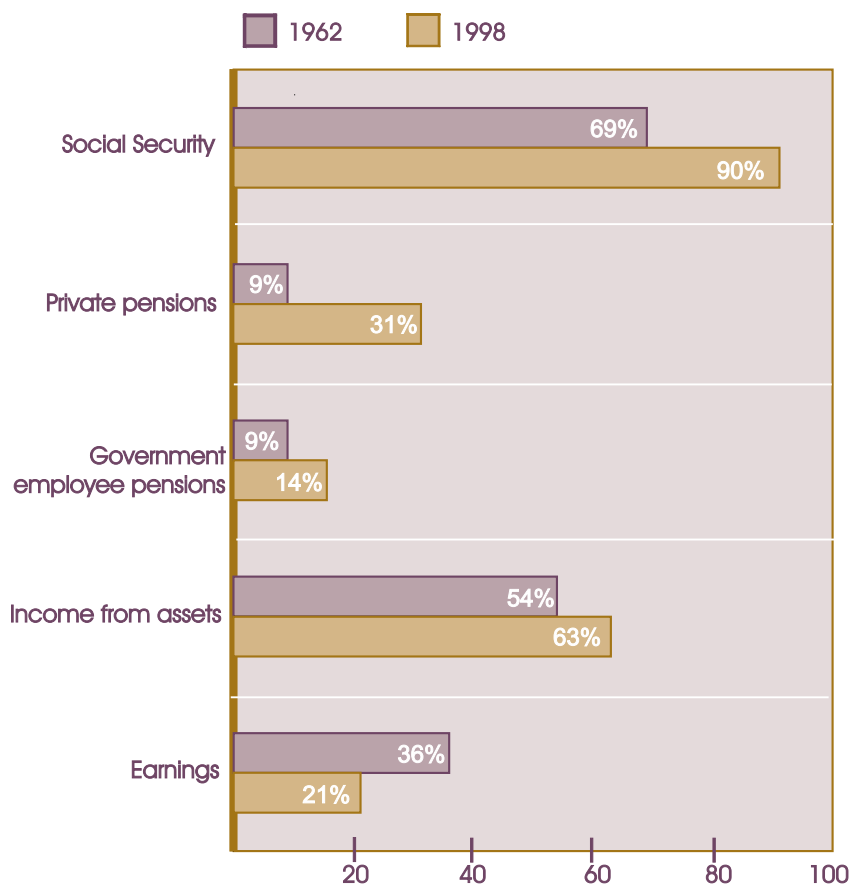


Income of the Aged Population

Receipt of Income

Sources of income, 1962 and 1998. Social Security benefits, which were the most common source of income in 1962, are now almost universal. The proportion of aged units with asset income, the next most common source, has grown from about one-half to nearly two-thirds. Over the 30-year period, receipt of private pensions has more than tripled and receipt of government pensions has increased by over 50 percent. A smaller proportion of couples and nonmarried persons aged 65 or older received earnings in 1998 than in 1962.

Percent of aged units receiving income from various sources



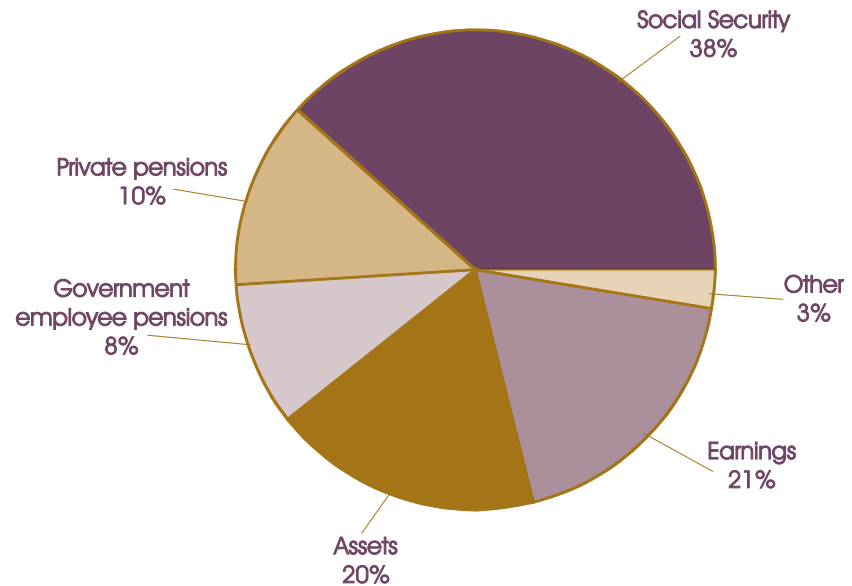
Income of the Aged Population

Shares of Aggregate Income

Proportion of income from various sources, 1962 and 1998.

In 1962, Social Security, private and government employee pensions, income from assets, and earnings comprised only 84% of the total income of the aged, compared with 96% in 1998. Although they still accounted for only a small proportion of total income in 1998, private pensions more than tripled their share in the period—from 3% to 10%. The share from earnings declined from 28% to 21%.

Percent of aggregate income of the aged from various sources, 1998

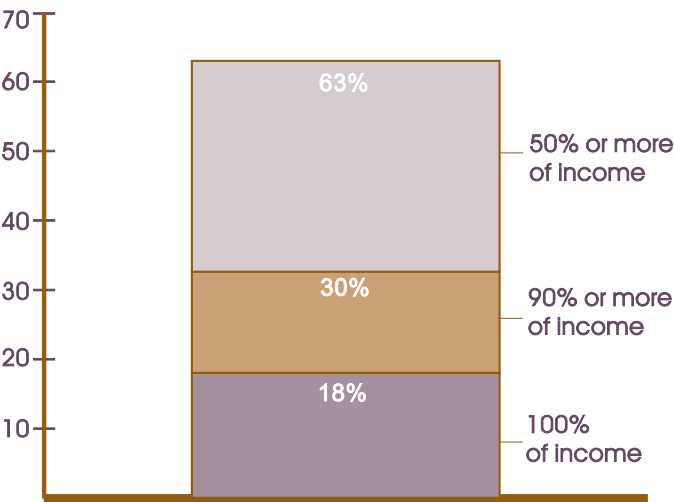


Income of the Aged Population

Reliance on Social Security

Importance of benefits, 1998. The OASDI program paid benefits to 90% of those aged 65 or older in 1998. It was the major source of income (providing at least 50% of total income) for 63% of the beneficiary units (couples or nonmarried persons), and it was the only source of income for 18%.

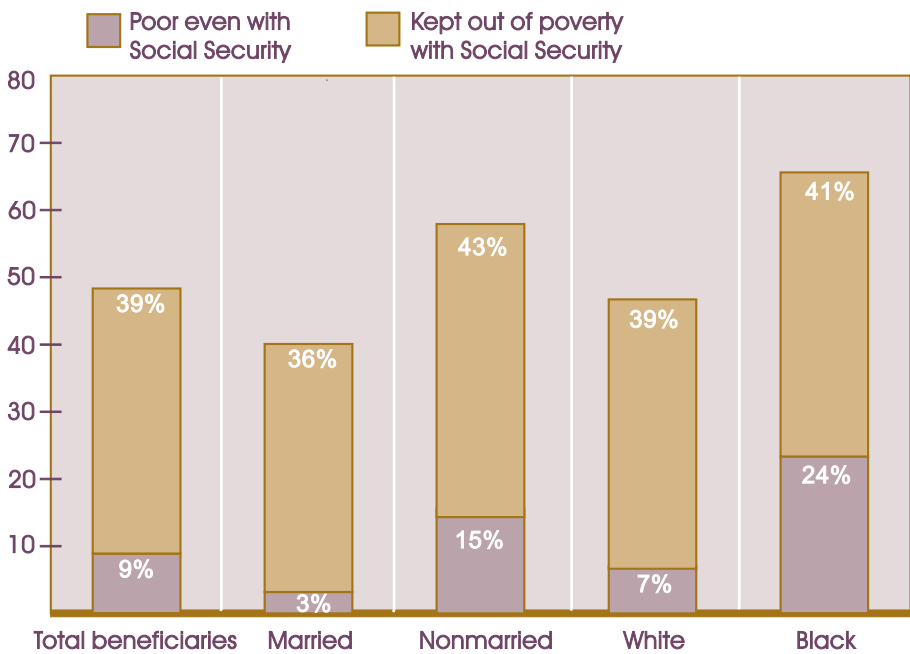
Percent of beneficiary units with Social Security benefits as a major source of income, 1998



Benefits Affect Poverty

Benefits reduce poverty rates, 1998. About two-fifths of the aged were kept out of poverty by Social Security benefits in 1998, a proportion that varies little by marital status or race. Overall, 9% of aged beneficiaries were poor; without Social Security, the total poverty rate would have been 48%. (Data are based on family income rather than aged person income to conform to official measures of poverty.)

Aged units and poverty status

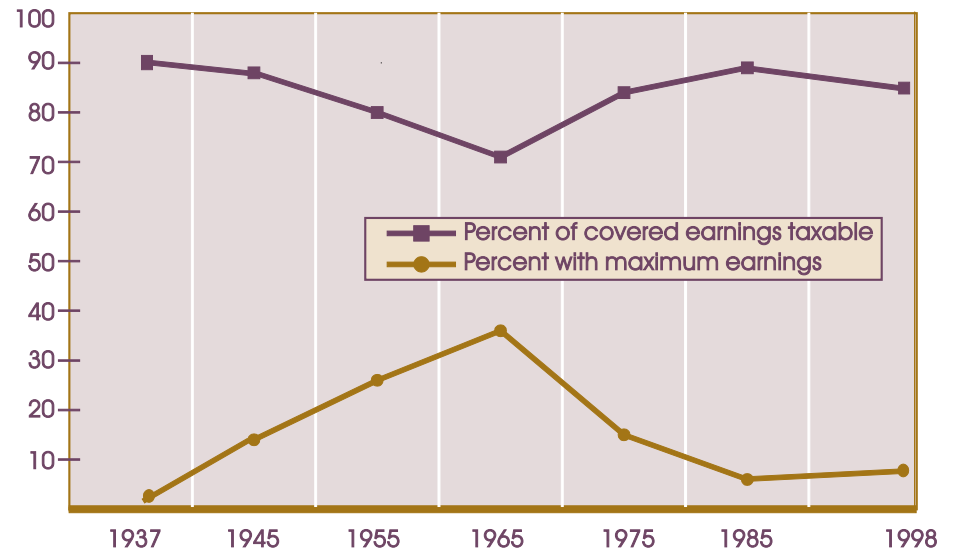


OASDI Program

Workers and Insured Status

Workers with taxable earnings, 1937–98. In 1998, 148 million workers had earnings in employment covered by the Social Security program. Of these workers, 7% had earnings that equaled or exceeded the maximum amount currently subject to Social Security taxes, compared to 3% when the program began and a peak of 35% in 1965. About 85% of the earnings of workers in covered employment was taxable in 1998, compared to 92% when the program began and a peak of 35% in 1965. About 85% of the earnings of workers in covered employment was taxable in 1998, compared to 92% in 1937.

Percent of covered workers with maximum earnings and percent of earnings taxable



Workers and Insured Status

Insured workers, 1970–99. Of persons aged 20 or older, the percentage insured for benefits has steadily increased over time. The percent permanently insured (those with enough covered work experience to qualify for retired-worker benefits at retirement age) rose from 50% in 1970 to 68% in 1999. The percent fully insured increased from 77% to 87%. To be fully insured, a worker must have at least one quarter of coverage for each year elapsed after 1950 (or age 21, if later) and before the year in which he or she attains age 62 or becomes disabled. To be insured for disability, the worker must be fully insured and have at least 20 quarters of coverage during the last 40 quarters. (Requirements for currently insured status are somewhat different for persons younger than age 31.)

Insured workers, aged 20 or older, as a percent of the corresponding population, 1970–99

Year*	Population (in millions)**	Percent		
		Permanently insured	Fully insured	Insured for disability
1970	135.2	50	77	52
1975	147.5	50	80	54
1980	162.0	53	83	58
1985	175.1	57	84	60
1990	186.0	63	86	62
1995	194.7	66	87	64
1999	202.3	68	87	65

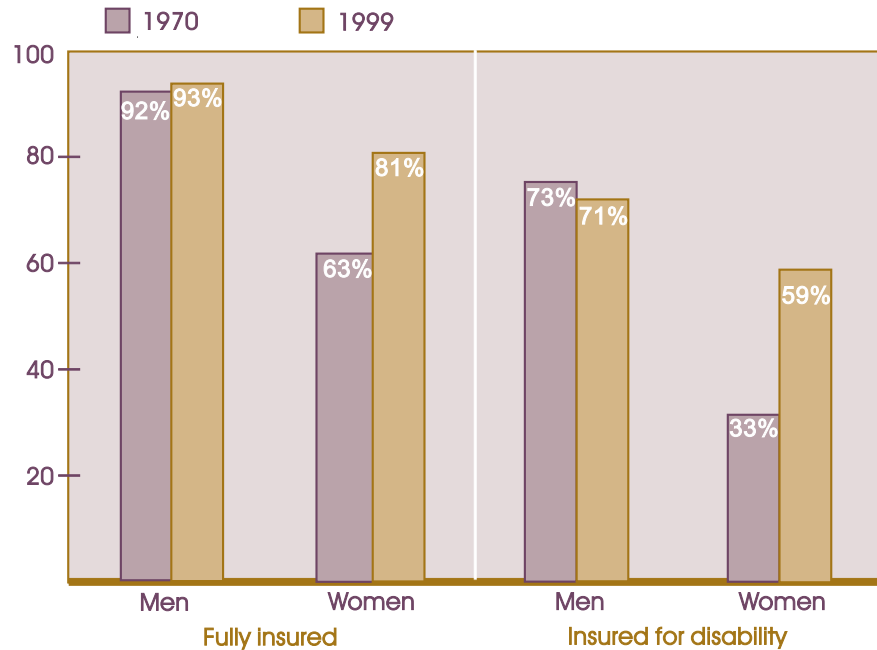
*As of December 31.
**The population in the Social Security area includes residents of the 50 States and the District of Columbia; civilian residents of Puerto Rico, the Virgin Islands, Guam, and American Samoa; Federal civilian employees and Armed Forces abroad and their dependents; crew members of merchant vessels; and all other U.S. citizens abroad.

Source: Office of the Chief Actuary, SSA.

Workers and Insured Status

Insured status, by sex, 1970–99. Although men are more likely than women to be insured, the gender gap is shrinking. The proportion of men insured has remained essentially stable, with 93% fully insured, and 71-73% insured for disability. On the other hand, the proportion of women fully insured has increased by 30%, and of those insured for disability by more than 75%.

Percent of population aged 20 or older insured for benefits, by sex, 1999



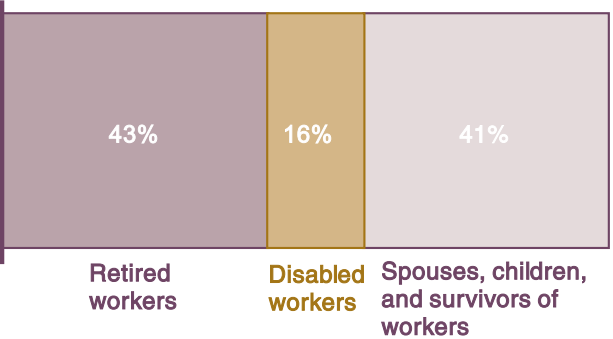
Benefit Awards

Benefits awarded, 1998. Benefits were awarded to 3.8 million persons in 1998. Forty-three percent were retired workers and 16% were disabled workers. The remaining 41% were survivors and/or dependents of workers—that is, spouses and children of retired or disabled workers who received benefits based on the worker’s earnings record.

Benefit awards, 1998

Type of beneficiary	Total number (in thousands)	Total percent
New awards	3,800	100
Retired workers and dependents	1,992	52
Workers	1,632	43
Spouses and children	361	9
Disabled workers and dependents	1,027	27
Workers	608	16
Spouses and children	419	11
Survivors of deceased workers	781	21

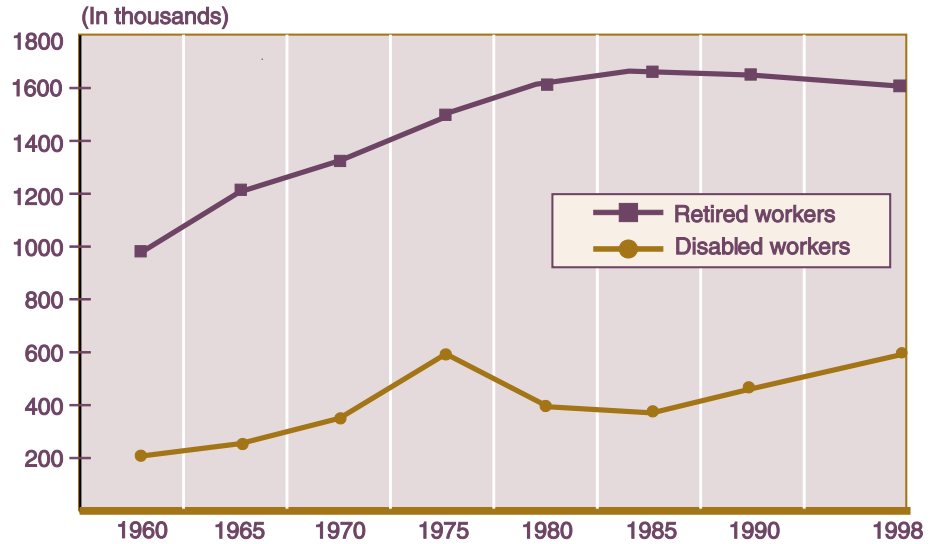
Percent of benefits awarded, 1998



Benefit Awards

Benefits awarded to workers, 1960–98. There were 1.6 million new retired-worker awards and 0.6 million new disabled-worker awards in 1998.

New awards



Benefits in Current-Payment Status

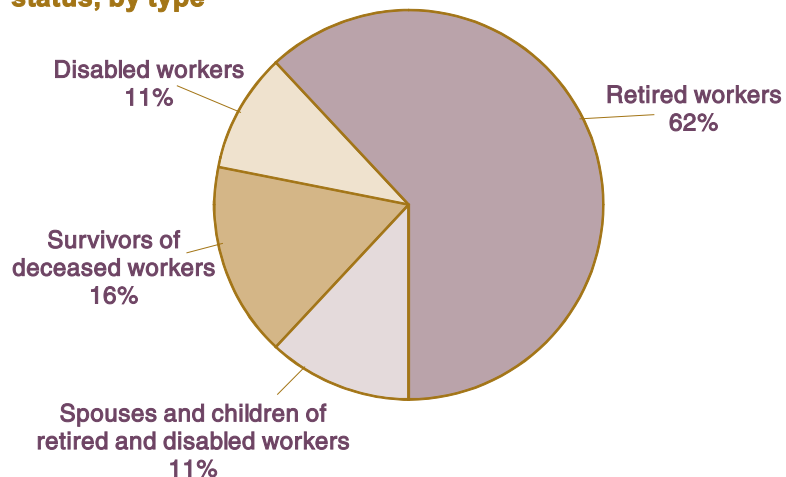
Persons receiving monthly benefits, December 1998.

Forty-four million persons were receiving monthly Social Security benefits in December 1998. Of these, the majority were retired workers.

Benefit receipt, by type of beneficiary

Type of beneficiary	Total number (in thousands)	Total percent
Total with benefits in current-payment status	44,246	100
Retired workers and dependents	30,813	70
Workers	27,511	62
Spouses and children	3,303	7
Disabled workers and dependents	6,335	14
Workers	4,698	11
Spouses and children	1,636	4
Survivors of deceased workers	7,097	16

Percent of beneficiaries in current-payment status, by type



Benefit Amounts

Average amount of newly awarded benefits and benefits in current-payment status, 1998. Benefits payable to workers who retire at the normal retirement age and to disabled workers are equal to 100% of the PIA (subject to any applicable deductions). At the normal retirement age, widow's benefits are also payable at 100% of the insured worker's PIA. Nondisabled widows and widowers can receive reduced benefits at age 60. Disabled widow benefits are payable (with a greater reduction) at age 50. Spouses, children, and parents receive smaller proportions of the worker's PIA than widows do.

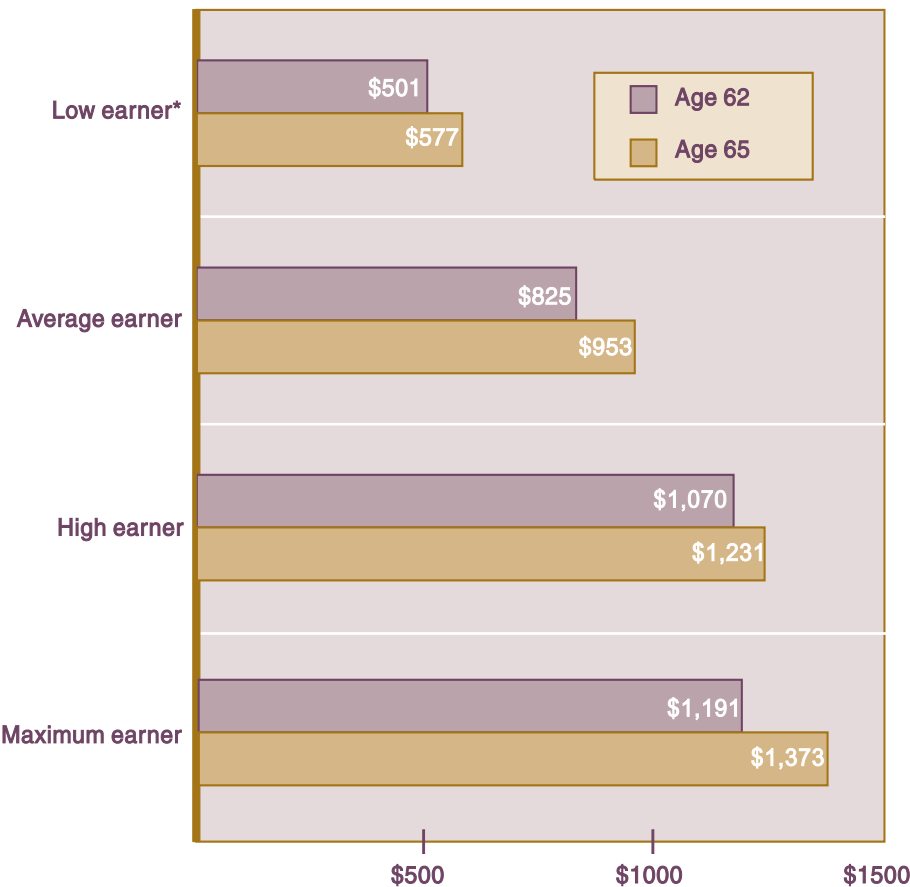
Average monthly benefit amounts, 1998

Type of beneficiary	New awards	Current-payment amount
Retired workers	\$754	\$780
Spouses	332	400
Children	333	358
Disabled workers	747	733
Spouses	196	182
Children	205	208
Survivors:		
Nondisabled widows and widowers	711	749
Disabled widows and widowers	481	487
Widowed mothers and fathers	534	545
Surviving children	513	510
Parents	672	651

Benefit Amounts

Hypothetical benefit amounts, 1999. A covered worker who had worked continuously at low wages (45% of average national wages) and who claimed benefits at age 62 in January 1999, would have received a monthly benefit of \$501. One who had earnings at or above the maximum amount subject to Social Security taxes, and who claimed benefits at age 65, would have received \$1,373.

Hypothetical benefit amounts for a person who claimed benefits in January 1999



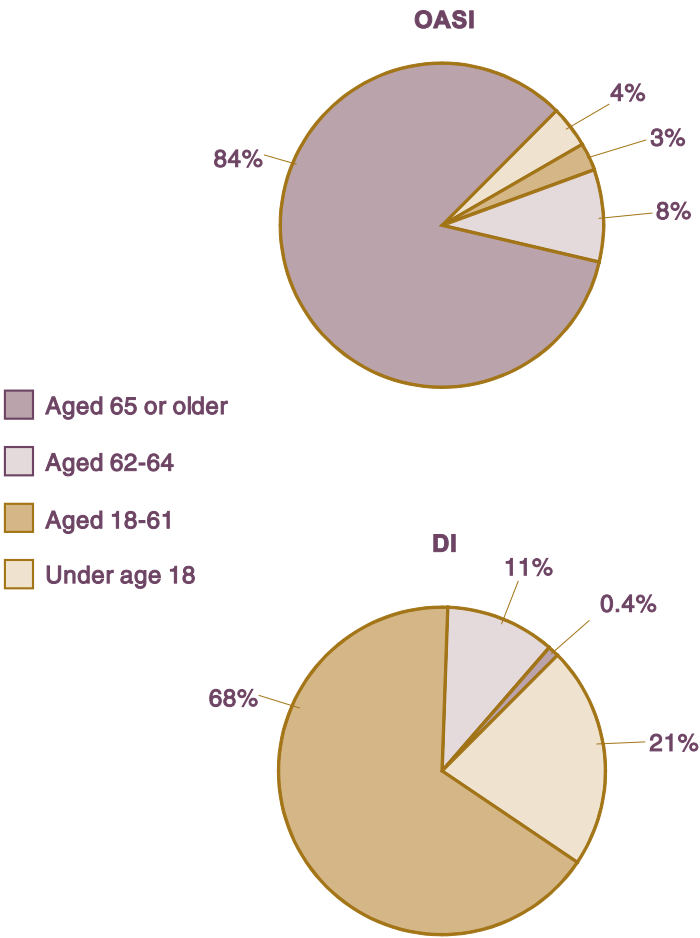
* Low earnings are defined as 45% of the national average wage index, average earnings are equal to the index, high earnings are 160% of the index, and maximum earnings are equal to the OASDI contribution and benefits base.

Source: Office of the Chief Actuary, SSA.

Beneficiaries by Age

Age of persons receiving benefits, December 1998. Some 81% of all OASDI beneficiaries with benefits in current-payment status were aged 62 or older in December 1998. Among OASI beneficiaries, 93% are 62 or older. Among DI beneficiaries (disabled workers and their spouses and children) most are under age 62.

Percent of beneficiaries, by age

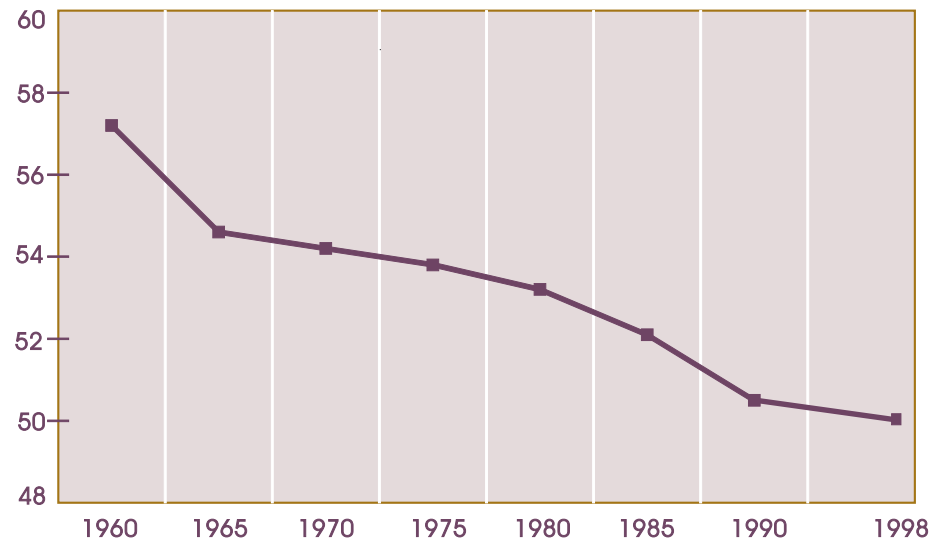


Percents may not sum to totals due to rounding.

Beneficiaries by Age

Age of disabled-worker beneficiaries, 1960–98. The average age of disabled-worker beneficiaries in current-payment status has declined substantially since 1960, when DI benefits first became available to persons younger than age 50. In that year, the average age of a disabled worker was 57.2 years. By 1980, it was 53.2, and in 1998, the average age declined to 50.5 years.

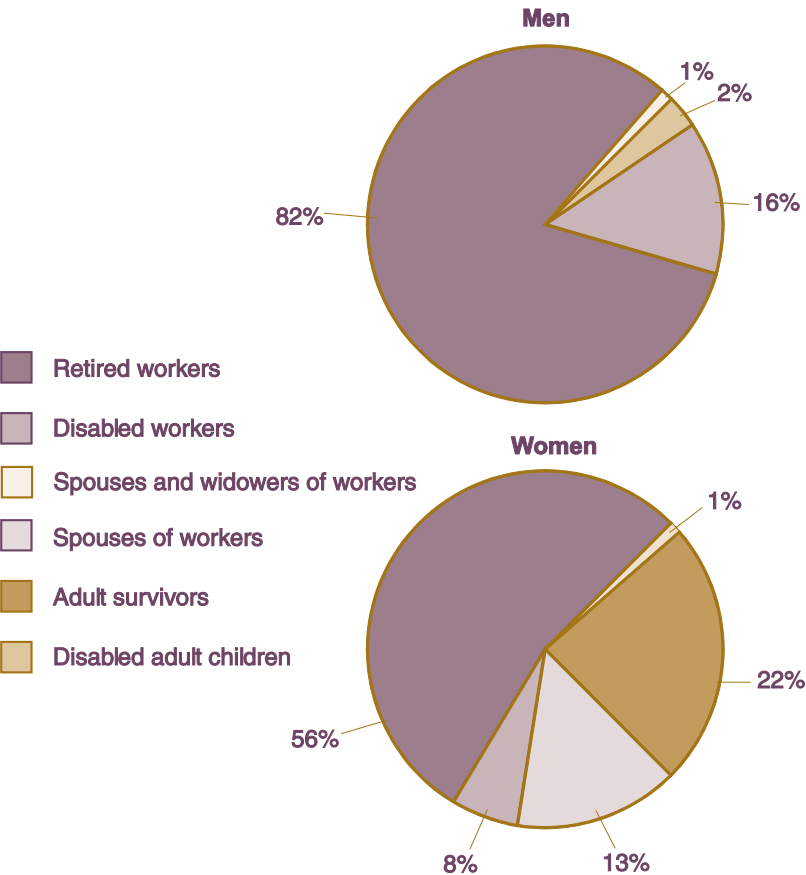
Average age of disabled-worker beneficiaries



Beneficiaries by Sex

Sex of persons receiving monthly benefits, December 1998. Of all adults receiving monthly Social Security benefits at the end of 1998, 42% were men and 58% were women. More than 80% of the men and more than 50% of the women received retired-worker benefits. Slightly less than one-fourth of the women received survivors benefits.

Percent of adult beneficiaries, by sex



Percents may not sum to totals due to rounding.

Beneficiaries by Sex

Average monthly benefit amounts, December 1998. Among retired and disabled workers who collected benefits based on their own work record, men received a higher average monthly benefit than women. For those who collected benefits based on another person's work record (spouses and survivors), women had higher average benefits.

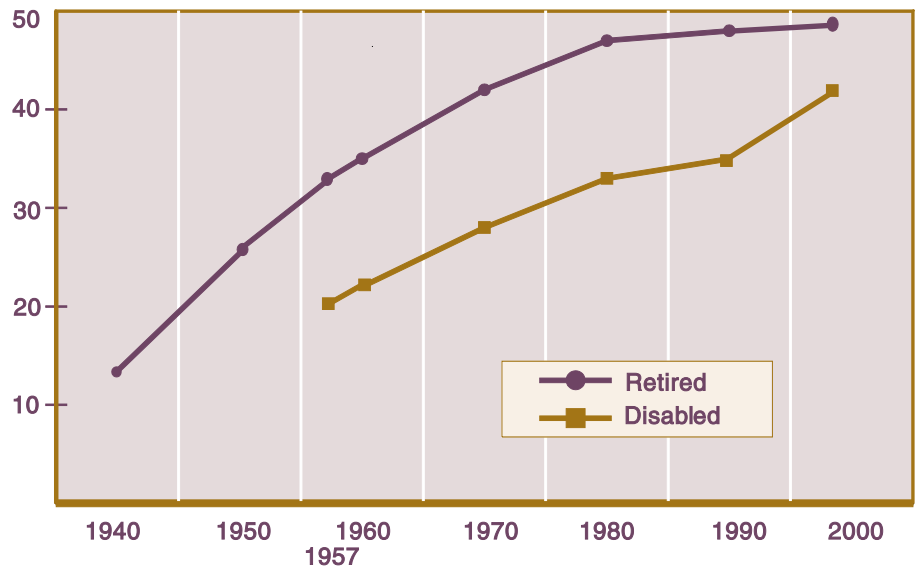
Average monthly benefits by sex, December 1998

Type of beneficiary	Men	Women
Total	\$857	\$643
Retired workers	877	676
Spouses	230	402
Disabled workers	823	608
Spouses	137	183
Survivors:		
Nondisabled widows and widowers	549	750
Disabled widows and widowers	333	491
Mothers and fathers	453	549

Beneficiaries by Sex

Women-worker beneficiaries, 1940–98. The proportion of women among retired-worker beneficiaries has quadrupled since 1940. The proportion of women among disabled-worker beneficiaries has doubled since 1957, when benefits first became payable to disabled workers.

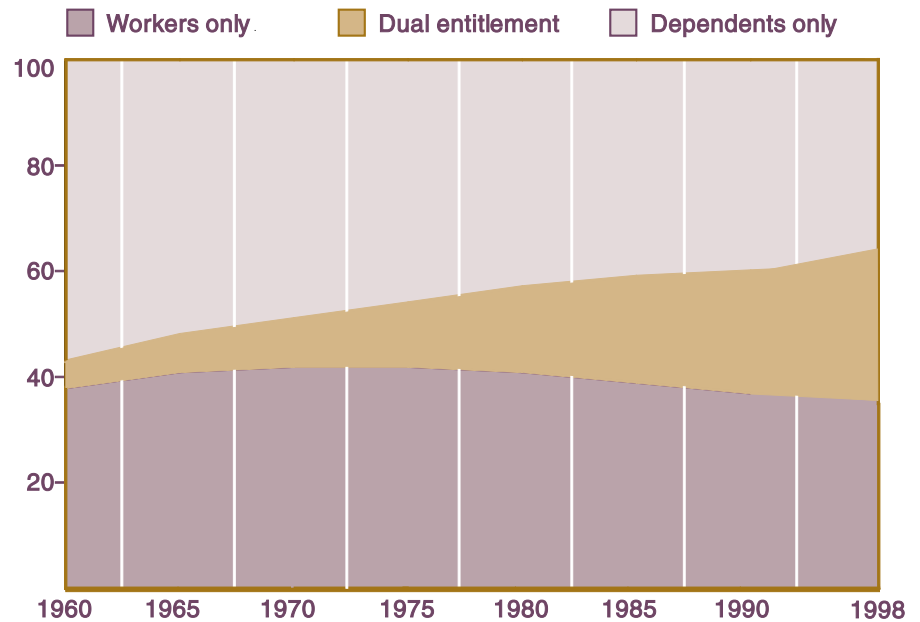
Percent of women-worker beneficiaries, 1940–98



Dual Entitlement

Dual entitlement, 1960–98. The proportion of women aged 62 or older who are receiving benefits as dependents (that is, on the basis of their husband's earnings record only) has been declining—from 57% in 1960 to 37% in 1998. At the same time, the proportion of women with dual entitlement (that is, on the basis of both their own earnings record and that of their husband's) has been increasing—from 5% in 1960 to 27% in 1998.

Receipt of benefits by women at age 62 or older, 1998



SSI Program

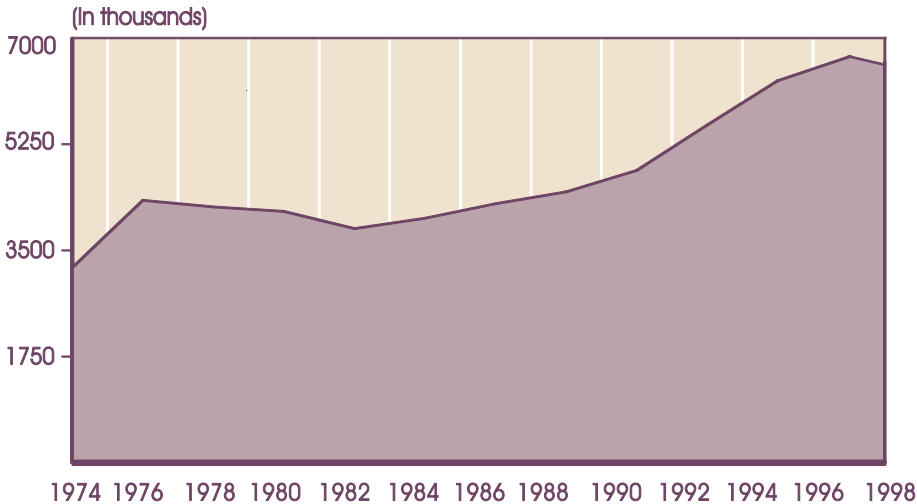
SSI Recipients

Historical comparison, 1974–98. Shortly after the SSI program began in 1974, the number of persons receiving federally administered payments rose to 4 million. It remained at about that level until the mid-1980's, and then rose through the mid-1990's. In 1998, it stood at 6.6 million.

Persons receiving federally administered SSI payments

Year	Total number (in thousands)
1974	3,216
1976	4,326
1978	4,217
1980	4,142
1982	3,858
1984	4,029
1986	4,269
1988	4,464
1990	4,817
1992	5,566
1994	6,296
1996	6,614
1998	6,566

Persons receiving federally administered SSI payments

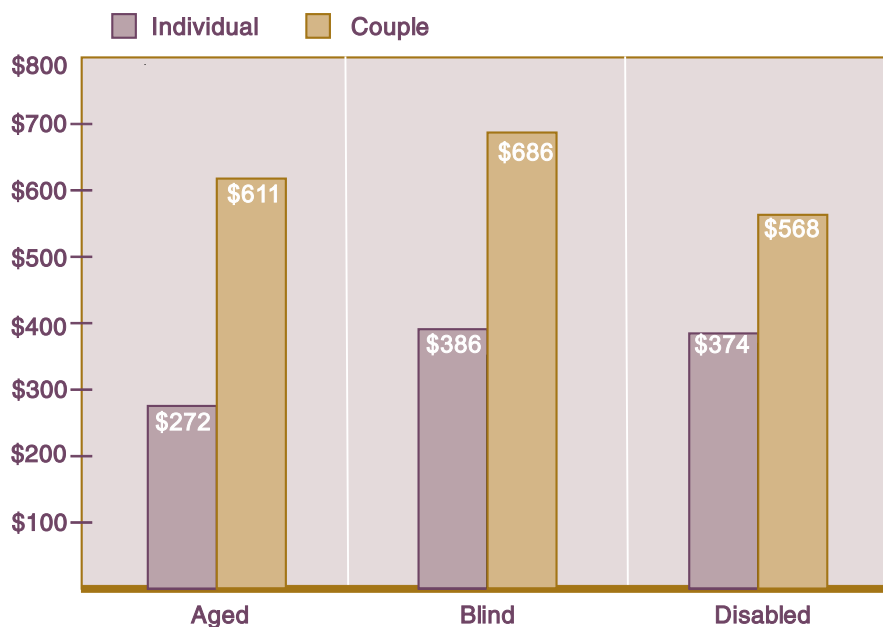


SSI Program

SSI Payment Amounts

Average monthly payments by basis for eligibility, December 1998. In 1998, the monthly average payment was highest for disabled individuals. The highest payment to couples went to those qualified on account of blindness. Disabled and blind recipients receive somewhat larger amounts because they are less likely than the aged to receive OASDI benefits or other unearned income.

Average monthly SSI payment amount*



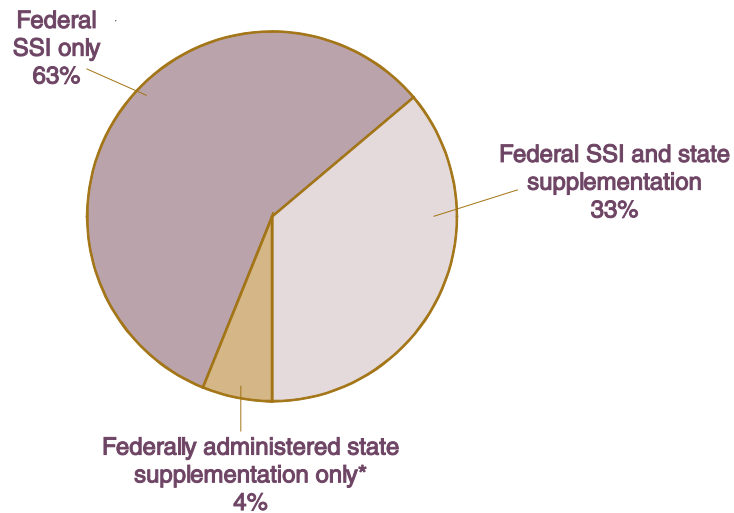
*As of 1998, these figures exclude retroactive payments.

SSI Program

Federally Administered Payments

Recipients by type of payment, December 1998. Over 6 million persons received federally administered SSI payments in December 1998. Most received federal SSI only. States have the option of supplementing the federal benefit rate, and are required to do so if that rate does not equal the income the recipient would have had under the former state program.

Percent of recipients, by type of payment



*Excludes state-administered state supplementation.

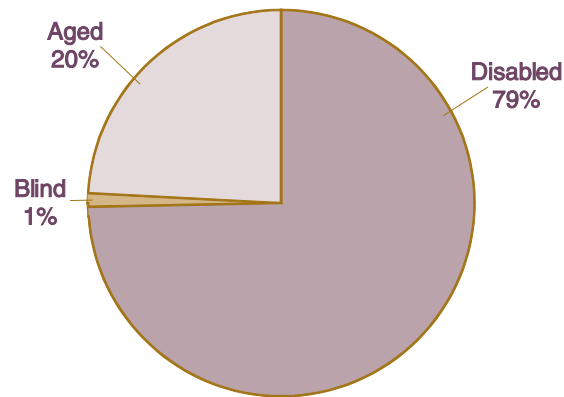
SSI Program

Basis for Eligibility

Recipients by basis for eligibility and age, December 1998.

One-fifth of the SSI recipients had been awarded benefits on the basis of age; most of the rest on the basis of disability. One-third of the recipients were aged 65 or older. In the SSI program—unlike the OASDI program—a disabled recipient can be aged 65 or older. (DI beneficiaries are converted to the retirement program when they attain age 65.) Among SSI recipients aged 65 or older, 33% were disabled.

SSI recipients, by basis for eligibility

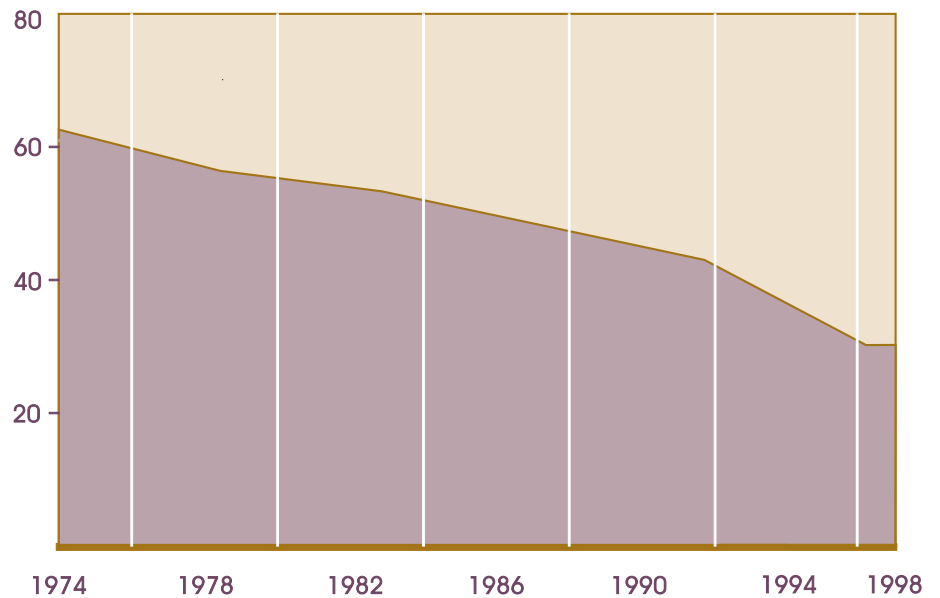


SSI Program

SSI Recipients by Age

Historical comparison, by age, 1974–98. The proportion of SSI recipients aged 65 or older has declined from 61% in January 1974 to 31% in December 1998. The long-term growth of the SSI program has occurred because of an increase in the number of disabled recipients, most of whom are under age 65.

Percent of SSI recipients aged 65 or older

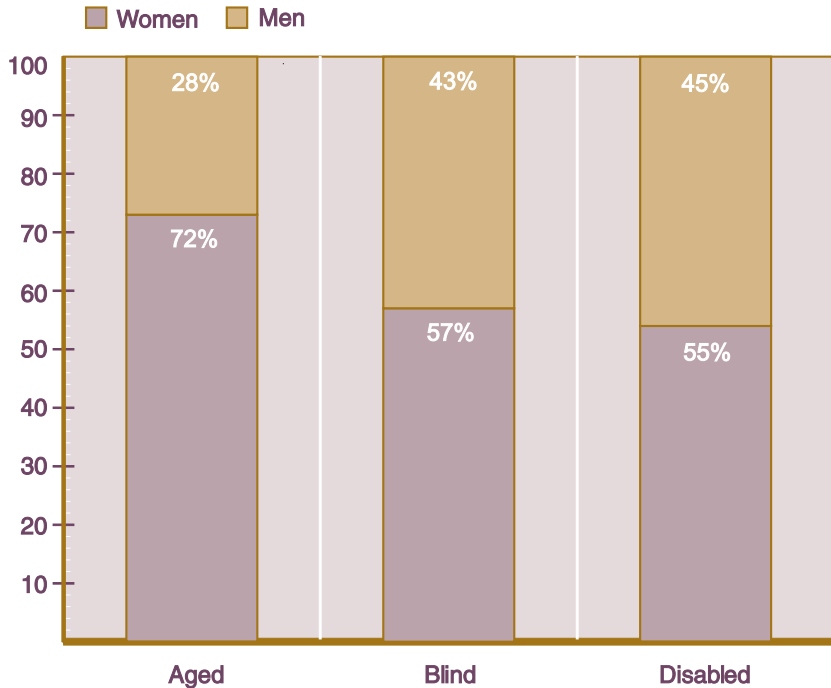


SSI Program

SSI Recipients by Sex

Basis for eligibility, by sex, December 1998. Overall, 60% of the SSI recipients in December 1998 were women, but this varied by the basis for entitlement. Nearly three-fourths of those entitled on the basis of age were women. Of those entitled on the basis of disability, 55% were women.

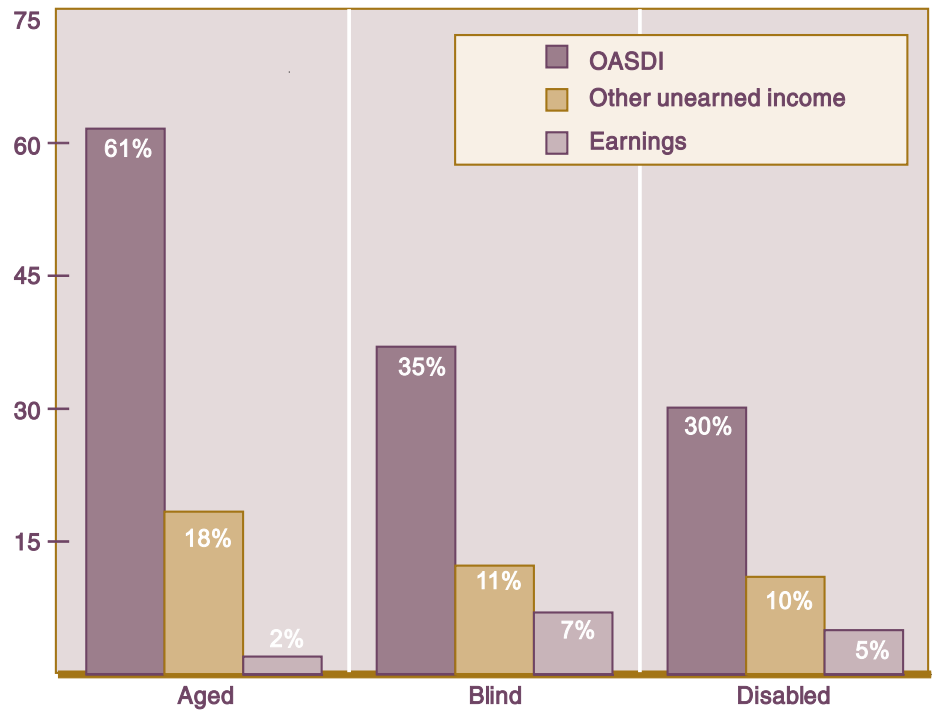
Percent of SSI recipients



Other Income

Type of other income received, December 1998. Nearly two-thirds of the aged SSI recipients received OASDI benefits in December 1998, as did about one-third of blind and disabled recipients. A much smaller percentage of the recipients had unearned income, such as veterans' pensions or income from assets, and few had earnings.

Percent with other income, by source



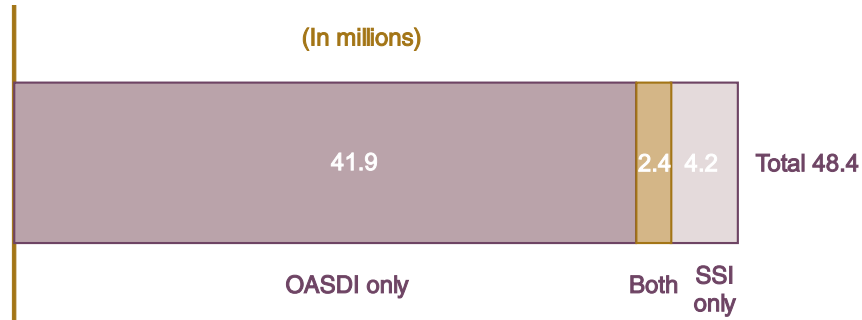
All Beneficiaries

Receipt of OASDI and/or SSI payments, December 1998. More than 48 million persons received a payment from Social Security in December 1998. Most (41.9 million) received OASDI benefits only; about 4.2 million received SSI only; and 2.4 million received payments from both programs.

Receipt of OASDI and/or SSI

Type of beneficiary	Number (in thousands)
Total receiving OASDI and/or SSI	48,417
Total receiving OASDI	44,246
Receiving OASDI only	41,851
Total receiving SSI	6,566
Receiving SSI only	4,171
Receiving both OASDI and SSI	2,395

Number receiving OASDI and/or SSI



Beneficiaries Aged 65 or Older

Receipt of OASI and/or SSI aged benefits, December 1998.

Aged or survivors benefits were paid to 32.8 million persons aged 65 or older in December 1998. About 1.2 million persons received both OASI and SSI.

Receipt of OASI and/or SSI aged benefits

Type of beneficiary	Number (in thousands)
Aged 65 or older, total (unduplicated)	32,785
OASI, total*	31,981
Retired workers	25,079
Spouses	2,513
Nondisabled widows or widowers	4,323
Disabled adult children, aged 65 or older	61
SSI, total**	2,033
Receiving SSI only	804
Concurrently receiving both OASI and SSI	1,229

*Total includes 5,100 persons who received either dependent parents' benefits, special age-72 benefits, or mother's/father's benefits.

**Includes 701,200 disabled and blind SSI recipients aged 65 or older.

Disabled Beneficiaries

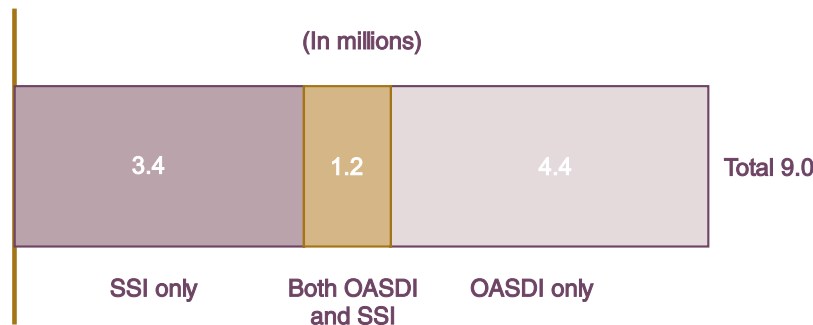
Receipt of disability payments, December 1998. Payments based on the beneficiary’s own disability were made to 8.6 million persons under age 65 in December 1998. About 38% received payments from the SSI program only, 49% received payments from the OASDI program only, and 13% received payments from both programs.

Receiving OASDI and/or SSI disability payments

	Number (in thousands)
Total	8,911
OASDI disability payments	5,544
Disabled workers	4,698
Disabled children aged 18–64	652
Disabled widows and widowers	194
OASDI disability only	4,378
SSI disability payments*	4,533
Blind and disabled adults aged 18–64	3,646
Blind and disabled under age 18	887
SSI disability only	3,367
Both OASDI and SSI	1,166

*Total excludes 701,200 disabled and blind SSI recipients aged 65 or older.

Disability payments to persons under age 65

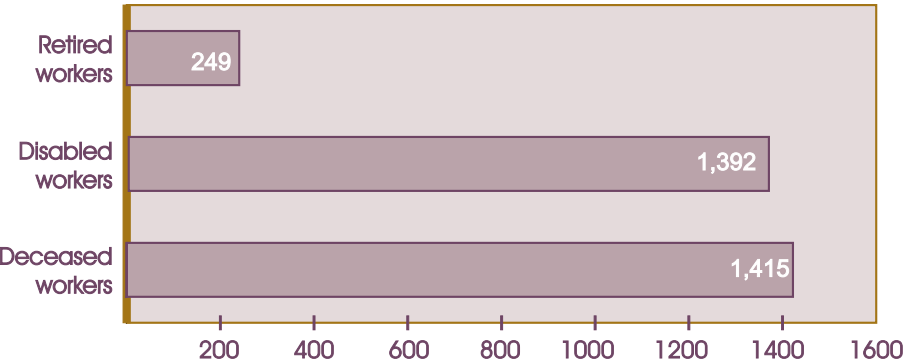


Children and OASDI

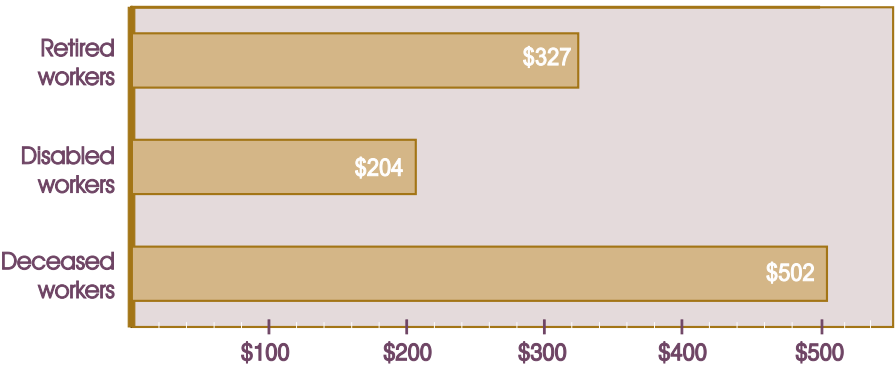
Current receipt, December 1998. Over 3 million children under age 18 and students aged 18–19 received OASDI benefits in December 1998, about half of them as children of deceased workers. These children had the highest average payments, in part because they are eligible to receive monthly benefits equal to 75% of the worker's PIA, whereas the children of retired or disabled workers may receive 50%. Overall, the average monthly benefit amount for children was \$352.

Number of children of—

(In thousands)



Average monthly benefit for children of—

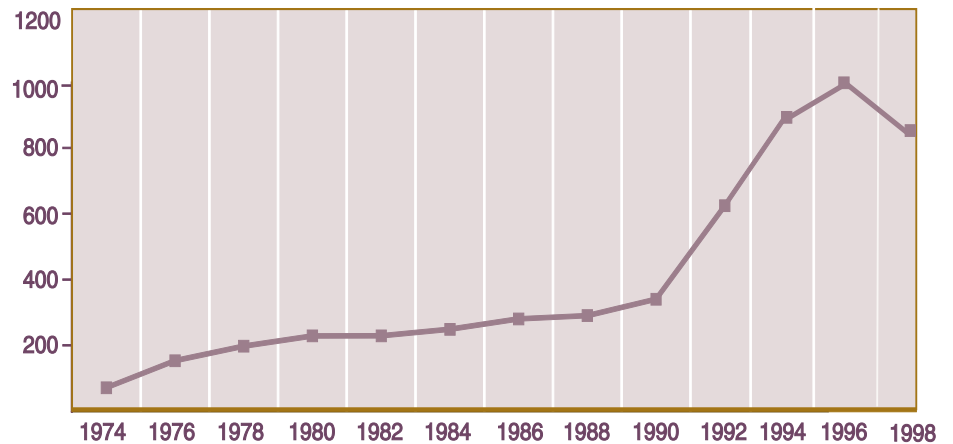


Children and SSI

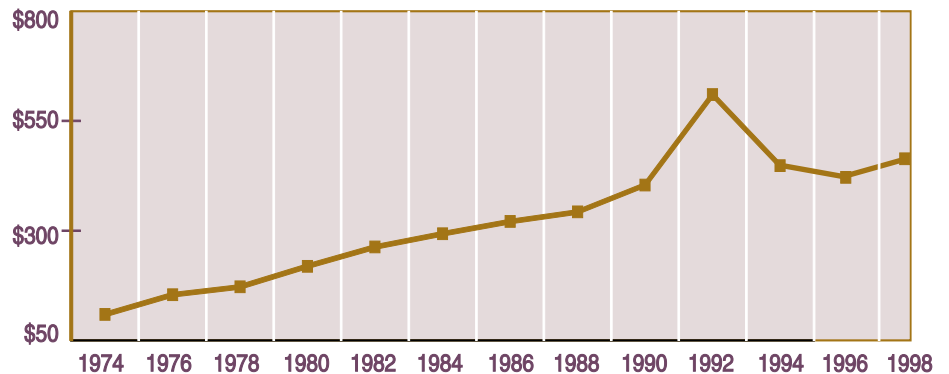
Recipients and payment amounts, 1974–98. Since SSI began, there has been a ten-fold increase in the number of blind and disabled children receiving payments. The relatively high average payment to disabled children (compared with that made to blind and disabled adults) is due in part to a limited amount of other countable income. The peak in average monthly benefits in 1992 is due to retroactive payments resulting from the *Sullivan vs. Zebley* decision.

Number of children under age 18 receiving SSI payments

(In thousands)



Average monthly amount



Children and Social Security

SSA's Role in Reducing Poverty

Social Security's role in reducing poverty for children. In 1998, 7 million children were living in families receiving OASDI and/or SSI benefits. About 1.1 million children would have resided in families with incomes below the poverty line without these benefits. About 2.3 million children were still poor even though OASDI and SSI benefits improved their situation.

Reducing poverty for children

